

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all salaried retirees

Dear Judge Drain:

This letter is to express my outrage with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are salaried retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and please file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the salaried retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Delphi's motion to cancel salaried retiree's health care and life insurance is just another case of treating salaried retirees with no respect for all the years of hard work and sacrifice we gave to the company during good times and bad. Salaried personnel unlike the hourly had no representation and were forced to work long hours without overtime pay, not always permitted to take vacation even if we were entitled to it and the list of sacrifices is endless. Every time the company needed to cut cost, it was the salaried workers who lost benefits and or pay. Cuts were always crammed down our throats and it was take it or leave it. Now once again, after we are gone and have finally reached retirement we are told that our health care and life insurance is being canceled. With the average monthly retirement being about \$3000 a month and now having to pay 100% of our health care insurance, that will take between 40%-50% of our retirement income leaving very little to live on in our golden years when health care is of the utmost importance. As the bankruptcy judge, you are the only person we salaried workers can turn to for help and assistance. You should not make it easy for this company or any company to eliminate an obligation as important as health care when there are so many other areas that they could turn to save money. Once again the company is taking the easy way out by cramming another benefit reduction down the throats of the retirees who cannot defend themselves. We salaried people gave our lives to this company and they should not be permitted to just say sorry we aren't paying for your insurance any more,

yet they still pay bonuses and high salaries to executives. It was another blow to the salaried workers a couple of years ago when Delphi announced that at age 65 all salaried retirees would lose their health care and have to go on Medicare, and now you should inform them they must live up to this commitment and not be allowed to eliminate our health care until we are Medicare eligible. Please also take into consideration the current state of the economy. Retiree's who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings due to the economy. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

Please know that each of the 15,000 retirees who will be negatively impacted by this action are looking to you, our only source of protection and defense against this action by Delphi concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,



Charles L. Joseph
628 Laurelwood Drive, SE
Warren, Ohio 44484